

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-3. (Canceled)

1                   4. (Currently amended) A method for facilitating communication among  
2 participants in an insurance-underwriting process, the method comprising:  
3                   under the control of a web-based system configured with executable instructions,  
4                   providing access to the [[a]] web-based system~~for storing and organizing data~~  
5 ~~related to the insurance-underwriting process~~, wherein the web-based system is implemented  
6 using a multi-level modular architecture-comprising a web-based portal, the web-based portal  
7 providing access to a plurality of web-based applications, each web-based application employing  
8 a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality  
9 of business modules, each business module providing access to a plurality of business logic  
10 tools, each business logic tool providing access to a plurality of views for displaying data, the  
11 plurality of views including a summary view providing an agent information summarizing cases  
12 the agent is handling, a list view providing the agent a list of cases the agent is handling, and a  
13 details view providing the agent case-specific information for cases the agent is handling;  
14                   configuring the web-based system such that each business module of each web-  
15 based application provides access to a common set of generic business logic tools;  
16                   configuring the web-based system such that each business logic tool of each  
17 business module provides access to a common set of generic views;  
18                   sharing, via the web-based system, the data among the participants;  
19                   wherein the participants comprise at least one user, and wherein the web-based  
20 system is adapted to restrict data accessible to the at least one user based on a plurality of  
21 attributes of the at least one user.

1                   5.       (Previously presented) The method of claim 4, wherein the participants  
2 are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents,  
3 and service providers.

1                   6.       (Previously presented) The method of claim 4, wherein the at least one  
2 user is selected from a group consisting of agents and case managers.

7.       (Canceled)

1                   8.       (Previously presented) The method of claim 4, wherein the plurality of  
2 business modules are adapted to allow the plurality of web-based applications to be scalable.

1                   9.       (Previously presented) The method of claim 4, wherein the plurality of  
2 business modules are purchased incrementally.

1                   10.      (Previously presented) The method of claim 4, wherein the plurality of  
2 business modules for each web-based application includes:  
3                   a user profile module for managing profiles of users of the web-based application;  
4                   a general administration module for handling administrative tasks pertaining to  
5 the web-based application; and  
6                   a business module for accomplishing tasks related to insurance underwriting or  
7 management.

1                   11.      (Currently amended) The method of claim 4, wherein the plurality of  
2 business logic tools comprises at least one generic tool and at least one entity-specific tool, said  
3 at least one entity-specific tool being accessible by a subset of the participants to whom said at  
4 least one generic tool is accessible.

12-13. (Canceled)

1                   14.     (Previously presented) The method of claim 4, wherein the multi-layer,  
2 modular architecture is adapted to allow development of new web-based applications, business  
3 modules, business logic tools, or views.

1                   15.     (Previously presented) The method of claim 4, wherein the plurality of  
2 attributes of the at least one user comprises:  
3                   the at least one user's role in the insurance underwriting process;  
4                   the at least one user's identity; and  
5                   a context in which the at least one user seeks access to the data.

1                   16.     (Previously presented) The method of claim 4, wherein sharing the data  
2 further comprises encrypting the data using a secure encryption technology.

1                   17.     (Previously presented) The method of claim 4, wherein the web-based  
2 portal is hosted by a third party.

1                   18.     (Previously presented) The method of claim 4, wherein the web-based  
2 system is deployed on a framework for the plurality of web-based applications.

19.     (Canceled)

1                   20.     (Currently amended) A system for facilitating communication among  
2 participants in an insurance-underwriting process, the system comprising:  
3                   a web-based system comprising a data store in communication with at least one  
4 processor such that the web-based system is operable to store and organize for storing and  
5 organizing data related to the insurance-underwriting process,  
6                   wherein the web-based system is implemented using a multi-level modular  
7 architecture comprising a web-based portal, the web-based portal providing access to a plurality  
8 of web-based applications, each web-based application employing a desktop visual metaphor and  
9 providing access, via said desktop visual metaphor, to a plurality of business modules, each  
10 business module providing access to a plurality of business logic tools, each business logic tool

11 providing access to a plurality of views for displaying data, the plurality of views including a  
12 summary view providing an agent information summarizing cases the agent is handling, a list  
13 view providing the agent a list of cases the agent is handling, and a details view providing the  
14 agent case-specific information for cases the agent is handling,

15 wherein the web-based system is configured such that each business module of  
16 each web-based application provides access to a common set of generic business logic tools and  
17 each business logic tool of each business module provides access to a common set of generic  
18 views,

19 wherein the participants comprise at least one user, and wherein the web-based  
20 system is adapted to restrict data accessible to the at least one user based on a plurality of  
21 attributes of the at least one user.

1 21. (Previously presented) The system of claim 20, wherein the participants  
2 are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents,  
3 and service providers.

1 22. (Previously presented) The system of claim 20, wherein the at least one  
2 user is selected from a group consisting of agents and case managers.

23. (Canceled)

1 24. (Previously presented) The system of claim 20, wherein the plurality of  
2 business modules are adapted to allow the plurality of web-based applications to be scalable.

1 25. (Previously presented) The system of claim 20, wherein the plurality of  
2 business modules are purchased incrementally.

1 26. (Previously presented) The system of claim 20, wherein the plurality of  
2 business modules for each web-based application includes:  
3 a user profile module for managing profiles of users of the web-based application;

4                   a general administration module for handling administrative tasks pertaining to  
5 the web-based application; and  
6                   a business module for accomplishing tasks related to insurance underwriting or  
7 management.

1                   27.     (Currently amended) The system of claim 20, wherein the plurality of  
2 business logic tools comprises at least one generic tool and at least one entity-specific tool, said  
3 at least one entity-specific tool being accessible by a subset of the participants to whom said at  
4 least one generic tool is accessible.

28-29. (Canceled)

1                   30.     (Previously presented) The system of claim 20, wherein the multi-layer  
2 modular architecture is adapted to allow development of new web-based applications, business  
3 modules, business logic tools, or views.

1                   31.     (Previously presented) The system of claim 20, wherein the plurality of  
2 attributes of the at least one user comprises:  
3                   the at least one user's role in the insurance-underwriting process;  
4                   the at least one user's identity; and  
5                   a context in which the at least one user seeks access to the data.

1                   32.     (Previously presented) The system of claim 20, wherein the data is  
2 encrypted using a secure encryption technology.

1                   33.     (Previously presented) The system of claim 20, wherein the web-based  
2 portal is hosted by a third party.

1                   34.     (Previously presented) The system of claim 20, wherein the web-based  
2 system is deployed on a framework for the plurality of web-based applications.

35.     (Canceled)

Appl. No. 10/669,885  
Amdt. dated May 26, 2010  
Reply to Office Action of April 27, 2010

PATENT